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*Doice*  
*(D. P. Roman)*

9/6/2005

FDIC San Francisco Office  
Director Johns F. Carter  
25 Jessie St. at Ecker Sq Suite 2300  
San Francisco, CA 94105

Dear Director Carter,

I am writing today to express an opinion in regard to the proposed Wal-Mart Bank. Home Building Savings Bank, FSB is a small publicly owned bank in a small community of about 12,000 people.

It is an unfortunate side effect of today's commerce that large companies based outside of areas in which they do business actually pull assets out of communities and hold or distribute them elsewhere. This has the effect of leaving smaller communities without much in the way of retained earnings, capital, or entrepreneurship, (perhaps the most critical asset for a small town). These assets are needed for small communities to survive and thrive.

In our small bank, the only bank left in our town that has not been bought out by a large regional financial institution, the monies we earn and loan out stay here in Washington Indiana. This makes a difference both financially and socially, with our officers volunteering in the community.

Having Wal-Mart Bank in basically each community in the United States will further erode small communities by stripping them of assets and de-stabilizing local economies.

Thank you for your consideration,

Sincerely,

A handwritten signature in cursive script that reads "John B. Graham".  
John B. Graham  
President, CEO

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